

ABSTRACT

The aims of this research is to analyze the effect of Capital Adequacy Ratio (CAR). Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), BOPO, and Dollar Kurs to Banking Performance (ROA) before and during the Dollar Fluctuation on 2013.

The population object of this research is publicly traded commercial bank listed on the Indonesia Stock Exchange period 2010-2013. The number of sample were used in this research are 11 devisa banks listed on www.bi.go.id. The usage method in this research is multiple regression analysis for the hypothesis which R^2 determination coefficient test, the F test and t test with Eviews 06 computer program for researching.

On the devisa banks the result showed that independent variable CAR and LDR have not significant impact on ROA because their value of significant more than 0,05, while other independent variable NPL, BOPO and Dollar Kurs has a significant impact to ROA because their value of significant under 0,05. From five independent variables, BOPO are the accepted hypotesis . Based on R^2 test of the independent variable on ROA showed the prediction ability 72,98% and 27,02% remains are affected by other factors outside of this model. Finally, the 2013 crisis impact for bank profitability whether devisa.

Keywords : CAR, NPL, LDR, BOPO, KURS, ROA